

Dental Health Centers & Associates

3700 Donnell Drive

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February 12, 2014

Ms. Alicia Cochran, Account Executive
Board of Trustees Union Local No. 730
Associated Administrators, LLC
911 Ridgebrook Road
Sparks, MD 21152-9459

Dear Ms. Cochran and Board of Trustees:

Enclosed is a copy of the Summary of 2013 Annual Report and the Summary of Cost of Care (including the Forestville Dental Center).

The Summary of 2013 Annual Report indicates the value of the dentistry received based on U.C.R. value. As noted, for every \$1.00 in premium, members are receiving \$1.61 of dental services.

The summary of 2013 Cost of Care report indicates that our overall profit for 2013 was 11.8%. The enclosed large spreadsheets show the number of members and dependents receiving each procedure, along with the dental values of each procedure. There is a breakdown of the total number of each procedure done per month for the entire year. There are separate spreadsheets for the Class E members (with endo), and the Class C members (without endo).

It is our pleasure to be of service to the Local 730 members and dependents, and we will be glad to answer any questions or concerns you may have at any time.

Sincerely yours,



Robert P. Cohen, D.M.D.

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Director

Summary of 2013 Annual Report Local 730

Dental Health Centers is pleased to present the Annual Utilization Report for the 2013 year to the trustees of Local 730.

Each line of the report itemizes each covered procedure, provides the usual, customary and reasonable (U.C.R.*) dental value for each procedure, and gives the number of members and dependents who received each procedure during the year. The value of each service for members and dependents is also totaled on each line along with a month by month breakdown for each procedure done on members and dependents.

Following is an analysis of the utilization report (based on an average of 433 members, with Class E members receiving root canal coverage):

	<i>Total</i>	<i>Class E (with endo) (373)</i>	<i>Class C (without endo) (60)</i>
Total yearly premium paid for dental coverage	\$150,047.46	\$132,912.74	\$17,134.72
Amount of dentistry produced at average U.C.R. fees in 2013	241,598.00	223,946.00	17,653.70
Total premium paid per member/month (average)	28.88	29.30	26.12
Amount of dentistry received at U.C.R. fees per member/month	46.50	50.03	24.52

We are most pleased to report that for every \$.62 in premium, the members are receiving \$1.00 worth of dental services, and for each \$1.00 in premium paid, the members are receiving \$1.61 of dental services based on U.C.R. values.

*U.C.R. fees used for this report are average fees taken from the National Dental Advisory Service publication (2011 edition), from the 2011 annual fee survey contained in Dental Economics magazine, and from the 2011 fee survey in Dental Practice Report.

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**SUMMARY OF 2013 COST OF CARE
INCLUDING THE DENTAL CENTER IN FORESTVILLE**

TOTAL

**ASSOC. DENTISTS
INCLUDING FORESTVILLE**

**PREMIUMS
PAID**

\$150,047.46

COST OF CARE

\$132,336.69

EXCESS

\$17,710.77

EXCESS %

11.80%